### Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Document Page 1 of 48

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	☐ Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	Write	e the name that is on	Jazmyn	
	pictu	government-issued ure identification (for mple, your driver's	First name	First name
	licer	ise or passport).	Middle name	Middle name
		g your picture	Mitchell	
		tification to your ting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
	Inclu maid	ide your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer tification number	xxx-xx-1679	

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Document Page 2 of 48

Debtor 1 Jazmyn Mitchell Document Page 2 of 48 Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs
5.	Where you live	914 North BLVD Apt3E Chicago, IL 60601 Number, Street, City, State & ZIP Code  Cook County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  P.O. Box 3191 Oak Park, IL 60301  Number, P.O. Box, Street, City, State & ZIP Code	If Debtor 2 lives at a different address:  Number, Street, City, State & ZIP Code  County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.  Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main

Document Page 3 of 48 Case number (if known) Debtor 1 Jazmyn Mitchell Tell the Court About Your Bankruptcy Case 7. Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No. bankruptcy within the Yes. last 8 years? **Northern District of** Illinois Eastern District Division When 11/29/17 Case number 17-35431 District When Case number When District Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you District When Case number, if known Relationship to you Debtor When Case number, if known District Do you rent your Go to line 12.

Has your landlord obtained an eviction judgment against you?

Voluntary Petition for Individuals Filing for Bankruptcy

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of

No. Go to line 12.

this bankruptcy petition.

No.

☐ Yes.

residence?

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Document Page 4 of 48

Case number (if known) Debtor 1 Jazmyn Mitchell Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention? For example, do you own perishable goods, or Where is the property? livestock that must be fed,

Number, Street, City, State & Zip Code

or a building that needs urgent repairs?

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main

Debtor 1 Jazmyn Mitchell Document Page 5 of 48

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Document Page 6 of 48

Deb	tor 1 Jazmyn Mitchell		Bocament	Ca	ase number <i>(if kr</i>	nown)
Part	6: Answer These Quest	ions for R	eporting Purposes			
16.	What kind of debts do you have?	16a.	Are your debts primarily consu individual primarily for a personal			n 11 U.S.C. § 101(8) as "incurred by an
			☐ No. Go to line 16b.			
			Yes. Go to line 17.			
		16b.	Are your debts primarily busine money for a business or investme			
			☐ No. Go to line 16c.			
			☐ Yes. Go to line 17.			
		16c.	State the type of debts you owe the	nat are not consumer debts	or business del	bts
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter 7. G	o to line 18.		
	Do you estimate that after any exempt property is excluded and	☐ Yes.	I am filing under Chapter 7. Do yo are paid that funds will be availab			s excluded and administrative expenses
	administrative expenses		□ No			
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes			
18.		<b>1</b> -49		□ 1,000-5,000		<b>1</b> 25,001-50,000
	you estimate that you owe?	□ 50-99		<u></u> 5001-10,000		☐ 50,001-100,000
		□ 100-1 □ 200-9		☐ 10,001-25,000		☐ More than100,000
19.	How much do you	<b>\$0 - \$</b>	50 000	□ \$1,000,001 - \$10 millio	on	□ \$500,000,001 - \$1 billion
	estimate your assets to be worth?		01 - \$100,000	□ \$10,000,001 - \$50 mi	illion	□ \$1,000,000,001 - \$10 billion
			001 - \$500,000	□ \$50,000,001 - \$100 m □ \$100,000,001 - \$500 r		☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
		<b>□</b> \$500,	001 - \$1 million	<b>—</b> \$100,000,001 - \$500 1	IIIIIIOII	iviole than \$50 billion
20.	How much do you	□ \$0 - \$		□ \$1,000,001 - \$10 millio	on	□ \$500,000,001 - \$1 billion
	estimate your liabilities to be?		001 - \$100,000	□ \$10,000,001 - \$50 mi		\$1,000,000,001 - \$10 billion
		_	001 - \$500,000 001 - \$1 million	□ \$50,000,001 - \$100 m □ \$100,000,001 - \$500 r		☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
		<b>—</b> \$000,	φ			
Part	5					
For	you		amined this petition, and I declare			•
			chosen to file under Chapter 7, I an cates Code. I understand the relief			er Chapter 7, 11,12, or 13 of title 11, to proceed under Chapter 7.
			rney represents me and I did not part, I have obtained and read the not			attorney to help me fill out this
		I request	relief in accordance with the chapt	er of title 11, United States	Code, specified	in this petition.
		bankrupt and 3571	cy case can result in fines up to \$2			perty by fraud in connection with a , or both. 18 U.S.C. §§ 152, 1341, 1519,
		Jazmyn	nyn Mitchell Mitchell e of Debtor 1	Signatur	e of Debtor 2	
		Executed	I on May 8, 2018	Executed	d on	
			MM / DD / YYYY		MM / DD	) / YYYY

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Document Page 7 of 48

Debtor 1 Jazmyn Mitchell Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Joshua Martin	Date	May 8, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
Joshua Martin		
Printed name		
Citizens Law Group, Ltd.		
Firm name		
3069 W. Armitage		
Chicago, IL 60647		
Number, Street, City, State & ZIP Code		
Contact phone (312) 361-3833	Email address	daniel@citizenslawltd.com
6283465 IL		
Bar number & State		

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main

		DUCUIII	7HL 1 44C C C1 4C	
Fill in this infor	mation to identify your	case:		
Debtor 1	Jazmyn Mitchell			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

☐ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	12,450.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	12,450.00
Pai	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	15,661.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	120,700.00
	Your total liabilities	\$	136,361.00
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,211.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,860.00
Pai	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sc	hedules.
7.	■ Yes What kind of debt do you have?		

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Entered 05/08/18 09:54:54 Doc 1 Filed 05/08/18 Desc Main Case 18-13415 Document

Page 9 of 48
Case number (if known) Debtor 1 Jazmyn Mitchell

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$_

2,480.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

5 D O	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Page 10 of 48 Document Fill in this information to identify your case and this filing: Debtor 1 Jazmyn Mitchell Middle Name First Name Last Name Debtor 2 Middle Name First Name Last Name (Spouse, if filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number ☐ Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? **Describe Your Vehicles** Part 2: Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put **Land Rover** Who has an interest in the property? Check one Make: 3 1 the amount of any secured claims on Schedule D: Range Rover Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2006 Debtor 2 only Current value of the Current value of the 140.000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another \$10,100.00 \$10,100.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$10,100.00 pages you have attached for Part 2. Write that number here.....=>

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

Official Form 106A/B Schedule A/B: Property

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Document Page 11 of 48 Case number (if known) Debtor 1 Jazmyn Mitchell Yes. Describe..... \$1,000.00 Misc Household Goods and Furnishings 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No ■ Yes. Describe..... \$500.00 Cd Player, TV, Cellphone 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles □ No Yes. Describe..... Collectibles of Value \$300.00 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... \$500.00 **Everyday Clothing** 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,300.00 for Part 3. Write that number here .....

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured

Official Form 106A/B Schedule A/B: Property page 2

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Document Page 12 of 48 Case number (if known) Debtor 1 Jazmyn Mitchell claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Cash \$50.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ■ No Institution name: ☐ Yes..... 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes.....

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

■ No

■ No

☐ Yes. Give specific information about them...

☐ Yes. Give specific information about them...

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

		Case 18-134	15 Doc 1	Filed 05/08/18 Document	Entered 05/08/18 09:54:54 Page 13 of 48	Desc Main
D	ebtor 1	Jazmyn Mitchell		Document	Case number (if known)	
27.	Exampa ■ No	es, franchises, and cles: Building permits, Give specific informa	exclusive licenses		n holdings, liquor licenses, professional licens	es
М	oney or n	property owed to yo	2			Current value of the
IVI	oney or p	oroperty owed to yo	u:			portion you own?  Do not deduct secured claims or exemptions.
28.	. Tax refu ■ No	unds owed to you				
	_	Give specific informat	tion about them, in	cluding whether you alre	ady filed the returns and the tax years	
29.	■ No			ousal support, child suppo	ort, maintenance, divorce settlement, property	settlement
30.					efits, sick pay, vacation pay, workers' compe	nsation, Social Security
	☐ Yes.	Give specific informa	ition			
31.	Exampa ■ No		, or life insurance;	health savings account (	HSA); credit, homeowner's, or renter's insurar  Beneficiary:	nce Surrender or refund
			Company name.		Donomorally.	value:
32.	If you a someor		a living trust, expe	n someone who has die ct proceeds from a life in	ed surance policy, or are currently entitled to rec	eive property because
33.	Example ■ No		oyment disputes, ir	you have filed a lawsunsurance claims, or rights	it or made a demand for payment s to sue	
34.	■ No	ontingent and unliq  Describe each claim.		f every nature, includin	g counterclaims of the debtor and rights to	set off claims
35.	■ No	ancial assets you di Give specific informa	•			
36			-	rom Part 4, including a	ny entries for pages you have attached	\$50.00
Pa	art 5: Des	cribe Any Business-Re	elated Property You	ı Own or Have an Interest	In. List any real estate in Part 1.	
37.	Do you o	wn or have anv legal o	or equitable interest	in any business-related p	roperty?	
	No. Go			,	- <del> </del>	
	☐ Yes. G	o to line 38.				

Official Form 106A/B Schedule A/B: Property page 4

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Document Page 14 of 48 Case number (if known) Debtor 1 Jazmyn Mitchell Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. Part 6: If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? ■ No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$10,100.00 57. Part 3: Total personal and household items, line 15 \$2,300.00 Part 4: Total financial assets, line 36 \$50.00 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 Part 7: Total other property not listed, line 54 \$0.00 61. Total personal property. Add lines 56 through 61... \$12,450.00 Copy personal property total \$12,450.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$12,450.00

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main

		Docume	<u> 1 44C 13 01 40</u>	
Fill in this inforn	nation to identify your	case:		
Debtor 1	Jazmyn Mitchell			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify	the Property	You Claim	as Exempt
---------	----------	--------------	-----------	-----------

1.	Which set of exemptions	are vou claiming	Check one only.	even if your spous	e is filing with you

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption		
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.			
2006 Land Rover Range Rover 140.000 miles	\$10,100.00		\$2,500.00	735 ILCS 5/12-1001(b)		
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit			
Misc Household Goods and Furnishings	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)		
Line from Schedule A/B: <b>6.1</b>			100% of fair market value, up to any applicable statutory limit			
Cd Player, TV, Cellphone, Line from Schedule A/B: 7.1	\$500.00		\$500.00	735 ILCS 5/12-1001(b)		
Elle lielli sonedale 772. TT			100% of fair market value, up to any applicable statutory limit			
Collectibles of Value	\$300.00		\$0.00	735 ILCS 5/12-1001(b)		
Elle Holli concedue 772. C11			100% of fair market value, up to any applicable statutory limit			
Everyday Clothing Line from Schedule A/B: 11.1	\$500.00		\$500.00	735 ILCS 5/12-1001(a)		
Line nom concease A.B. Titt			100% of fair market value, up to any applicable statutory limit			

Document Page 16 of 48 Jazmyn Mitchell Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Cash 735 ILCS 5/12-1001(b) \$0.00 \$50.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Entered 05/08/18 09:54:54

Desc Main

Filed 05/08/18

Case 18-13415

Yes

Doc 1

Cas	se 18-13415	Doc 1	Filed 05/08/18 Document	Entere Page 17	d 05/08/18 09:54 of 48	1:54 Desc M -	1ain
Fill in this inform	ation to identify you	ır case:					
Debtor 1	Jazmyn Mitchel	ı					
	First Name		ddle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Mid	ddle Name	Last Name			
United States Banl	kruptcy Court for the	NORTH	HERN DISTRICT OF ILL	INOIS			
Case number						_	if this is an led filing
Official Form Schedule [		Who I	Have Claims :	Secure	d by Property		12/15
					ually responsible for supp n the top of any additional		
,	nave claims secured b	your prope	erty?				
-	•		•	schedules. Y	ou have nothing else to r	eport on this form.	
_	all of the information		, , , , , , , , , , , , , , , , , , , ,		J		
		below.					
	Secured Claims				Column A	Column B	Column C
for each claim. If mo	re than one creditor has	a particular	e secured claim, list the cre- claim, list the other creditors ording to the creditor's name	s in Part 2. As	Amount of claim Do not deduct the	Value of collateral that supports this claim	Unsecured portion
2.1 Ally Financ	cial	Describe t	he property that secures t	the claim:	\$15,661.00	\$10,100.00	\$5,561.00
Creditor's Name		2006 Lai 140.000	nd Rover Range Rov miles	/er		. ,	
Attn: Bank Po Box 380 Bloomingto		apply.	date you file, the claim is:	Check all that			
	City, State & Zip Code	☐ Conting ☐ Unliquid					
Who owes the deb		☐ Dispute					
Debtor 1 only		_	eement you made (such as r	mortgage or sec	cured		
Debtor 2 only		_	,				
Debtor 1 and Deb		_	ry lien (such as tax lien, med	chanic's lien)			
☐ At least one of the ☐ Check if this clai community deb		_ ~	ent lien from a lawsuit ncluding a right to offset)				
	Opened 10/10/14						

Add the dollar value of your entries in Column A on this page. Write that number here: \$15,661.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here: \$15,661.00

Last 4 digits of account number

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

5797

Date debt was incurred 8/25/17

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main

Page 18 of 48 Document Fill in this information to identify your case: Debtor 1 Jazmyn Mitchell Middle Name Last Name First Name Debtor 2 Middle Name (Spouse if, filing) First Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? ■ No. Go to Part 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total claim** Priority Nonpriority amount 2.1 IRS 0.00 Last 4 digits of account number Unknown Unknown Priority Creditor's Name P.O. BOX 7346 When was the debt incurred? Philadelphia, PA 19101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: ☐ Debtor 1 and Debtor 2 only ☐ Domestic support obligations ☐ At least one of the debtors and another ■ Taxes and certain other debts you owe the government ☐ Check if this claim is for a community debt ☐ Claims for death or personal injury while you were intoxicated Is the claim subject to offset? ■ No Other. Specify ☐ Yes Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you?  $\square$  No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Yes.

List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.lf you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

**Total claim** 

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Document Page 19 of 48

Case number (if know)

1 Jazmyn Mitchell	Case number (if know)	
Arnold Scott Harris, P.C.	Last 4 digits of account number	\$0.00
111 W. Jackson Blvd. Ste. 600	When was the debt incurred?	
	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Parking Tickts	
Cbe Group	Last 4 digits of account number 6657	\$200.00
Attn: Bankruptcy Department	When was the debt incurred? Opened 7/16/13	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	Obligations arising out of a separation agreement or divorce that you did not	
Li Tes	Other. Specify 10 Confed Residential R	
City of Chicago Department of		
Finan	Last 4 digits of account number	\$500.00
PO Box 6330	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only		
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
	Arnold Scott Harris, P.C.  Nonpriority Creditor's Name  111 W. Jackson Blvd. Ste. 600  Chicago, IL 60604  Number Street City State Zlp Code  Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset?  No Yes  Cbe Group  Nonpriority Creditor's Name Attn: Bankruptcy Department Po Box 900  Waterloo, IA 50704  Number Street City State Zlp Code  Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset?  No Yes  City of Chicago Department of Finan  Nonpriority Creditor's Name PO Box 6330  Chicago, IL 60680  Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Check if this claim is for a community debt Is the claim subject to offset? Check if of Check one. Debtor 1 only Check if this claim is for a community debt Check if this claim is for a community debt Check if this claim is for a community debt Is the claim subject to offset? No	Arnold Scott Harris, P.C. Noppriority Creditor's Name 111 W. Jackson Blvd. Ste, 600 Chicago, IL 60604 Number Street City State 2p Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt is the claim subject to offset?  Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt is the claim subject to offset?  Debtor 1 and Debtor 2 only Check if this claim is for a Community debt is the claim subject to offset?  Debtor 1 and Debtor 2 only Check if this claim is for a Community debt is the claim subject to offset?  Debtor 1 and Debtor 2 only Check if this claim is for a Community debt is the claim subject to offset?  Noppriority Creditor's Name Attr: Eankruptcy Department Po Box 300 Waterfoo, IA 50704 Number Street City State 2p Code Who incurred the debt? Check one.  Debtor 1 and Debtor 2 only Check if this claim is for a community debt is the claim subject to offset?  Noppriority Creditor's Name City of Chicago Department of Finan Noppriority Creditor's Name Cother Specify Debtor 1 and Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 only State 2p Code Who incurred the debt? Check one. Debtor 3 only State 2p Code Who incurred the debtr 2 only Debtor 3 only State 2p Code Who incurred the debtr 2 only Debtor 3 only State

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Document Page 20 of 48

Depioi	Jaziliyii i	MILCHEII		Case	iuiiibei (ii						
4.4	Enterprise		Last 4 digits of account number				\$0.00				
	Nonpriority Cree 600 Corpor	ditor's Name ate Parkway Dr	When was the debt incurred?								
	Saint Louis										
		As of the date you file, the claim is: Check all that apply he incurred the debt? Check one.									
	_		П.								
	■ Debtor 1 on	,									
	Debtor 2 on	•	Unliquidated								
	Debtor 1 an		☐ Disputed								
		of the debtors and another	Type of NONPRIORITY unsecure  ☐ Student loans	a ciaim:							
	☐ Check if thi	is claim is for a community	_	4!			-4				
		bject to offset?	Obligations arising out of a separeport as priority claims	aration ag	greement o	r divorce that you did no	Jl				
	No		Debts to pension or profit-sharing	ng plans,	and other s	similar debts					
	☐ Yes		Other. Specify								
4.5	Illinois Toll	way	Last 4 digits of account number				\$120,000.00				
	Nonpriority Cree 2700 Ogder	n Avenue.	When was the debt incurred?			-					
		rove, IL 60515 City State Zlp Code	As of the date you file, the claim	is: Check	call that an	inly					
		the debt? Check one.	no or and date you me, and claim	io. Onco	t all triat ap	Piy					
	■ Debtor 1 on	ly	☐ Contingent								
	Debtor 2 on	ly	☐ Unliquidated								
	Debtor 1 an	d Debtor 2 only	☐ Disputed								
	☐ At least one	of the debtors and another	Type of NONPRIORITY unsecure	d claim:							
		is claim is for a community	☐ Student loans								
	debt Is the claim su	bject to offset?	☐ Obligations arising out of a separeport as priority claims	aration ag	reement o	r divorce that you did no	ot				
	■ No		Debts to pension or profit-sharing	ng plans,	and other	similar debts					
	☐ Yes		Other. Specify								
Part 3:	List Others	s to Be Notified About a Debt	That You Already Listed								
is tryi have i notifie Part 4:	ng to collect fromore than one ced for any debts	m you for a debt you owe to son creditor for any of the debts that in Parts 1 or 2, do not fill out or mounts for Each Type of Uns certain types of unsecured claim		n Parts 1 itional cr	or 2, then editors he	list the collection age re. If you do not have	ency here. Similarly, if you additional persons to be				
.,,,,,,,,		••••				Total Claim					
	6a.	Domestic support obligations		6a.	\$		00				
	Total				·		<u> </u>				
from P	aims art 1 6b.	Taxes and certain other debts	you owe the government	6b.	\$	0.0	00				
	6c.	Claims for death or personal in	jury while you were intoxicated	6c.	\$		00				
	6d.	Other. Add all other priority unse	cured claims. Write that amount here.	6d.	\$	0.0	00				
	6e.	Total Priority. Add lines 6a throu	igh 6d	6e.	•		00				
	OG.	. J.a	ign ou.	50.	\$	0.0	00_				
						Total Claim					
	6f.	Student loans		6f.	\$	_	00				
	Гotal aims										
from P			paration agreement or divorce that	6g.	\$	0.0	00				
	6h	you did not report as priority of Debts to pension or profit-share	laims ing plans, and other similar debts	6h	<u> </u>		00				

Other. Add all other nonpriority unsecured claims. Write that amount

120,700.00

Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Case 18-13415 Document

Page 21 of 48 Case number (if know) Debtor 1 Jazmyn Mitchell

Total Nonpriority. Add lines 6f through 6i.

120,700.00

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main

Fill in this infor	mation to identify your			
Debtor 1	Jazmyn Mitchell			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is
				amended filing

## Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

I	Person or	company with	h whom you have the c er, Street, City, State and ZIP Co	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	Number	Sireet			
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			<u> </u>
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.4					
	Name				_
	Number	Street			_
	Number	Olieet			
	City		State	ZIP Code	_
2.5					
	Name				_
	Number	Street			_
	MULLIDE	Olicei			
	City		State	ZIP Code	_

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main

		Documei	nt Page 23 o	<u>f 48</u>
Fill in this i	information to identify your	case:		
Debtor 1	Jazmyn Mitchell			
	First Name	Middle Name	Last Name	
Debtor 2	g) First Name	Middle Nosse	Lost Name	
(Spouse if, filing	g) Filst Name	Middle Name	Last Name	
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case numb	er			
(if known)				☐ Check if this is an
				amended filing
Official	Form 106H			
		-1 (		
Sched	ule H: Your Cod	ebtors		12/15
■ No □ Yes  2. With Arizona ■ No. 0 □ Yes.	a, California, Idaho, Louisiana, Go to line 3. Did your spouse, former spou	lived in a community pro Nevada, New Mexico, Pue use, or legal equivalent live	operty state or territory erto Rico, Texas, Washi with you at the time?	<b>y?</b> (Community property states and territories include ngton, and Wisconsin.)
in line : Form 1	2 again as a codebtor only i	f that person is a guarant	or or cosigner. Make s	if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Official 6G). Use Schedule D, Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor ame, Number, Street, City, State and ZI	P Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1				☐ Schedule D, line
	lame			☐ Schedule E/F, line
				☐ Schedule G, line
N	lumber Street			_
C	Sity	State	ZIP Code	
3.2				☐ Schedule D, line
	lame			☐ Schedule E/F, line
				☐ Schedule G, line
N	lumher Street			_

State

City

ZIP Code

## Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Document Page 24 of 48

I=:II									
	in this information to identify your countries to a Jazmyn Mito								
	btor 2  puse, if filing)								
	ited States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS						
	se number nown)		-				led filing nent showir	ng postpetition following date:	
<u>O</u>	fficial Form 106I					MM / DD/	YYYY		
S	chedule I: Your Inc	ome							12/15
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  The describe Employment Fill in your employment	r spouse is not filing w	ith you, do not inclu onal pages, write yo	ıde infor	mati	on about your s <sub>l</sub> d case number (i	oouse. If m f known). <i>i</i>	ore space is Answer every	needed,
••	information.		Debtor 1			_		filing spouse	
	If you have more than one job, attach a separate page with	Employment status	■ Employed			□ Emp	oloyed employed		
a ii	information about additional employers.	0	☐ Not employed	□ Not employed					
	Include part-time, seasonal, or self-employed work.	Occupation Employer's name	Aerotek Profes	sional S	Serv	ices			
	Occupation may include student or homemaker, if it applies.	Employer's address	1301 Parkway I Hanover, MD 21						
		How long employed t	here?						
Pai	rt 2: Give Details About Mor	nthly Income							
	imate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to r	eport for	any	line, write \$0 in th	e space. In	nclude your no	n-filing
	ou or your non-filing spouse have mo e space, attach a separate sheet to		ombine the informatio	n for all	empl	oyers for that pers	son on the I	lines below. If	you need
						For Debtor 1		ebtor 2 or ling spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	2,686.00	\$	N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$	0.00	_ +\$	N/A	
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	2,686.00	\$	N/A	

# Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Document Page 25 of 48

Deb	otor 1	Jazmyn Mitchell	_	С	Case number (if kr	own)				
					For Debtor 1		noi	r Debtor n-filing s	pouse	
	Cop	by line 4 here	4.		\$ 2,686	00.	\$_		N/A	<u> </u>
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a	<b>1</b> .	\$ 475	5.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b	).		.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	5c		\$	.00	\$_		N/A	<u> </u>
	5d.	Required repayments of retirement fund loans	5d			.00	\$_		N/A	_
	5e.	Insurance	5e			0.00	\$_		N/A	
	5f. 5g.	Domestic support obligations Union dues	5f.			0.00	\$_ \$		N/A	_
	5y. 5h.	Other deductions. Specify:	5g 5h	,	: — <u> </u>	0.00	+ \$		N/A N/A	_
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6.		· ———		·			_
7.			7.			00.	φ_ \$		N/A	_
		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	•	\$ 2,211	.00	Φ_		N/A	
8.	List 8a.	All other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly not income.	90		\$		¢		NI/A	
	8b.	monthly net income.  Interest and dividends	8a 8b		: — <u> </u>	0.00	\$_ \$		N/A N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce					· <del>-</del>			
		settlement, and property settlement.	8c			.00	\$_		N/A	
	8d.	Unemployment compensation	8d		. — — — —	0.00	\$_		N/A	_
	8e. 8f.	Social Security Other government assistance that you regularly receive	8e	<i>:</i> .	\$	0.00	\$_		N/A	1
	01.	Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	e 8f.		\$ (	0.00	\$		N/A	
	8g.	Pension or retirement income	 8g	j.	\$	.00	\$		N/A	
	8h.	Other monthly income. Specify:	8h	1.+	\$	.00	+ \$ _		N/A	<u> </u>
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	5	0.00	\$_		N/	A
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	2,211.00	+ \$		N/A	= \$	2,211.00
		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		*-	2,2 : ::00	* -			* -	
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not exify:	depe				•			0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The reside that amount on the Summary of Schedules and Statistical Summary of Certaillies						e. 12.	\$Combi	2,211.00
13.	Do :	you expect an increase or decrease within the year after you file this form No.	?						month	ly income
	_	Yes. Explain:		—						

Official Form 106I Schedule I: Your Income page 2

## Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Document Page 26 of 48

	in this informa	tion to identify									
	in this information 1	tion to identify you						if this is:			
Deb	tor 2							n amended filing supplement show	ving postpetition cha	pter	
l	ouse, if filing)								the following date:	p.10.	
Unit	ed States Bankr	uptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS	MM / DD / YYYY					
	e number nown)										
O	fficial Fo	rm 106J									
S	chedule	J: Your	Exper	ises						12/15	
Be info nur	as complete a ormation. If m mber (if know	and accurate as ore space is ne n). Answer ever	s possible. eded, atta ry questio	If two married people ar							
Par 1.	t 1: Descr Is this a join	ibe Your House	ehold								
•	■ No. Go to	line 2.	in a senar	ate household?							
	□ res. <b>Doe</b>		iii a sepai	ate nousenoid:							
	=	_	st file Offici	al Form 106J-2, <i>Expense</i> s	for Separate Housel	hold of D	ebto	r 2.			
2.	Do you have	e dependents?	■ No								
	Do not list Do Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		_	Dependent's age	Does dependent live with you?		
	Do not state								□ No		
	dependents	names.							☐ Yes		
									□ No □ Yes		
									☐ Yes		
									□ Yes		
							_		□ No		
									☐ Yes		
3.	expenses of	enses include f people other t d your depende	han $_{oldsymbol{\square}}$	No Yes							
Est exp	imate your ex		our bankrı	y Expenses uptcy filing date unless y y is filed. If this is a supp							
the		n assistance an		government assistance i luded it on <i>Schedule I:</i> )				Your expe	enses		
4.		or home owners		ses for your residence.	nclude first mortgage		\$		800.00		
		led in line 4:	o ground 0				*				
						4-	ø		0.00		
		estate taxes rty, homeowner's	s or renter	's insurance		4a. 4b.			0.00		
	•	•		pkeep expenses		4c.	- 1		0.00		
		owner's associat				4d.			0.00		
5.	Additional n	nortgage paym	ents for yo	our residence, such as ho	me equity loans	5.	\$		0.00		

## Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Document Page 27 of 48

Debte	or 1	Jazmyn Mitchell	Case num	ber (if known)	
6.	Utiliti	es:			
-	6a.	Electricity, heat, natural gas	6a.	\$	230.00
	6b.	Water, sewer, garbage collection	6b.	\$	0.00
	6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	180.00
	6d.	Other. Specify:	6d.	\$	0.00
		and housekeeping supplies	_ <sub>7.</sub>	\$	250.00
		care and children's education costs	8.	\$	0.00
		ing, laundry, and dry cleaning	9.	\$	50.00
		onal care products and services	10.	\$	50.00
		cal and dental expenses	11.	· · ·	0.00
		sportation. Include gas, maintenance, bus or train fare.		<b>—</b>	<u> </u>
		ot include car payments.	12.	\$	200.00
		tainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
		itable contributions and religious donations	14.	\$	0.00
		ance.		•	
	Do no	ot include insurance deducted from your pay or included in lines 4 or 20.			
	15a.	Life insurance	15a.	\$	0.00
	15b.	Health insurance	15b.	\$	0.00
	15c.	Vehicle insurance	15c.	\$	100.00
	15d.	Other insurance. Specify:	15d.	\$	0.00
16.	Taxe	s. Do not include taxes deducted from your pay or included in lines 4 or 20.	_		
	Spec		16.	\$	0.00
7.	Insta	llment or lease payments:	_		
		Car payments for Vehicle 1	17a.	\$	0.00
	17b.	Car payments for Vehicle 2	17b.	\$	0.00
	17c.	Other. Specify:	17c.	\$	0.00
	17d.	Other. Specify:	17d.	\$	0.00
8.	Your	payments of alimony, maintenance, and support that you did not report as			
		cted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
9.	Othe	r payments you make to support others who do not live with you.		\$	0.00
	Spec	•	19.		
		r real property expenses not included in lines 4 or 5 of this form or on Sched			
		Mortgages on other property	20a.	·	0.00
		Real estate taxes	20b.		0.00
	20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e.	Homeowner's association or condominium dues	20e.	\$	0.00
1.	Othe	r: Specify:	21.	+\$	0.00
	Cala	ulate very mentility evinences			
		ulate your monthly expenses		•	4 000 00
		Add lines 4 through 21.		\$ *	1,860.00
		Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		· · · · · · · · · · · · · · · · · · ·	
	22c. <i>i</i>	Add line 22a and 22b. The result is your monthly expenses.		\$	1,860.00
3	Calci	ulate your monthly net income.			
		Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,211.00
		Copy your monthly expenses from line 22c above.	23b.		1,860.00
	200.	copy your monthly expenses non-line 220 above.	250.	Ψ	1,000.00
	23c	Subtract your monthly expenses from your monthly income.			
	200.	The result is your <i>monthly net income</i> .	23c.	\$	351.00
24.	Do y	ou expect an increase or decrease in your expenses within the year after you	file this	form?	
		ample, do you expect to finish paying for your car loan within the year or do you expect your m	nortgage <sub>l</sub>	payment to increase	e or decrease because of a
		cation to the terms of your mortgage?			
	■ No				
	□ Ye	es. Explain here:			

# Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Document Page 28 of 48

Fill in this info	rmation to identify your	case:			
Debtor 1	Jazmyn Mitchell				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
(Opodoo II, IIIIIIg)	riiotranio	Wildale Hame	Last Name		
United States B	Sankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
If two married p You must file thoobtaining mone	people are filing together	n connection with a bank	nsible for supplying co	rrect information. s. Making a false stateme	nt, concealing property, or or imprisonment for up to 20
Sig	gn Below				
Did you p	ay or agree to pay some	one who is NOT an attor	ney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				tcy Petition Preparer's Notice, d Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules file	ed with this declaration a	nd
X /s/ Ja	zmyn Mitchell		X		
	yn Mitchell		Signature o	f Debtor 2	
Signat	ure of Debtor 1				
Date	May 8, 2018		Date		

## Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Document Page 29 of 48

Fill in t	this inform	nation to identify you	r case:			
Debtor	1	Jazmyn Mitchell				
		First Name	Middle Name	Last Name		
Debtor (Spouse i		First Name	Middle Name	Last Name		
		nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILL INOIS		
Officea	States Dai	iki upicy Court for the.	NOKTI EKN BIOTKIOT	or illinoid		
Case n					-	Check if this is an amended filing
		rm 107 of Financial	Affairs for Indivi	duals Filing for B	ankruptcy	4/1
informa numbei	ntion. If m r (if knowr	ore space is needed, i). Answer every ques	attach a separate sheet to	this form. On the top of any	equally responsible for sup additional pages, write you	
Part 1		current marital statu		Lived Belore		
i. <b>vv</b> i	iat is your	Current mantai statu	15:			
	Married Not mar	ried				
2. Du	ring the la	ıst 3 years, have you	lived anywhere other than	where you live now?		
■	No Yes. Lis	t all of the places you l	ived in the last 3 years. Do n	ot include where you live now	<i>'</i> .	
De	ebtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territor co, Texas, Washington and V	
■	No Yes. Ma	ke sure you fill out <i>Sch</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Part 2	Explai	n the Sources of You	r Income			
Fill	in the tota	I amount of income yo	u received from all jobs and	ng a business during this yeall businesses, including parter together, list it only once ur		ndar years?
	No Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	•	of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$9,366.65	☐ Wages, commissions, bonuses, tips	and oxolusions)
			סטונטט, נוףט		☐ Operating a business	

Official Form 107

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Page 30 of 48 Document Case number (if known) Debtor 1 Jazmyn Mitchell Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from **Gross income** Describe below. Describe below. (before deductions each source (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address Dates of payment **Total amount** Amount you Was this payment for ... still owe paid Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for

No

Yes. List all payments to an insider.

**Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment paid still owe

Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

Yes. List all payments to an insider

**Insider's Name and Address Dates of payment Total amount** Amount you Reason for this payment still owe Include creditor's name paid

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Document

Page 31 of 48
Case number (if known) Debtor 1 Jazmyn Mitchell

Pa	rt 4: Identify Legal Actions, Repossession	ns, and Foreclosures						
9.	Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?  List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.							
	□ No							
	Yes. Fill in the details.							
	Case title Case number	Nature of the case	Nature of the case		Status of the case			
	Unknown Plaintiff vs Unknown Defendant 1735431	BankruptcyChapt er13	05060203		☐ Pending ☐ On appeal ☐ Concluded			
					Dismissed -	0.00		
	JAZMYN MITCHELL vs Unknown Defendant 1735431	Bankruptcy Chapter 13	ILLINOIS NORTHERN - CHICAGO		☐ Pending ☐ On appeal ☐ Concluded			
					Dismissed -	0.00		
	Properties Rhea vs JAZMYN MITCHELL 18M4000850	CIVIL NEW FILING	COOK LAW MAGISTRAT	FRATE - ☐ Pending ☐ On appeal ☐ Concluded				
					- 1,145.00			
	Aim Realty Group Inc vs JAZMYN MITCHELL 17LM353	CIVIL JUDGMENT	DU PAGE LAW MAGISTRATE COURT		☐ Pending ☐ On appeal ☐ Concluded			
					- 2,404.00			
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details belo  No. Go to line 11.  Yes. Fill in the information below.		erty repossessed, foreclosed,	garnis	hed, attached,	seized, or levied?		
	Creditor Name and Address	Describe the Property		Date		Value of the		
		Explain what happened	d			property		
11.	accounts or refuse to make a payment bed		luding a bank or financial ins	titution	, set off any am	ounts from your		
	Yes. Fill in the details.  Creditor Name and Address	Describe the action the	e creditor took	Date	action was	Amount		
	Orealtor Hame and Address	Describe the action the	oreditor took	taken		Amount		
12.	<ul> <li>Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?</li> <li>No</li> <li>Yes</li> </ul>		t of creditors, a					

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main

Debtor 1 Jazmyn Mitchell Debtor 1 De

Pa	tt 5: List Certain Gifts and Contributions								
13.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?  ■ No □ Yes. Fill in the details for each gift.								
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value					
	Person to Whom You Gave the Gift and Address:								
14.	Within 2 years before you filed for bankrupto  ■ No  □ Yes. Fill in the details for each gift or contri	_ '''							
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		Dates you contributed	Value					
Pai	rt 6: List Certain Losses								
15.	Within 1 year before you filed for bankruptcy or gambling?  ■ No □ Yes. Fill in the details.	or since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other disaster,					
	how the loss occurred Inc	scribe any insurance coverage for the loss lude the amount that insurance has paid. List pending urance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost					
Pai	t 7: List Certain Payments or Transfers								
16.	consulted about seeking bankruptcy or prep	r, did you or anyone else acting on your behalf pay or aring a bankruptcy petition? arers, or credit counseling agencies for services require		rty to anyone you					
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment					
	MoneySharp Credit Counseling Inc. 1916 N. Fairfield Ave Suite 200 Chicago, IL 60647	Credit Counseling	11/13/2017	\$10.00					
	Citizens Law Group 3069 W Armitage Chicago, IL 60647	Filing Fee \$310.00 Credit Report \$33.00 Towards Attorney Fees \$8.00	04/23/2018	\$351.00					
17.	promised to help you deal with your creditor Do not include any payment or transfer that you  No		or transfer any prope	rty to anyone who					
	Yes. Fill in the details.  Person Who Was Paid  Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment					

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property

Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Case 18-13415 Page 33 of 48 Case number (if known) Document

Debtor 1 Jazmyn Mitchell

	<ul> <li>transferred in the ordinary course of your business or financial affairs?</li> <li>Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>			r property). Do not			
	Person Who Received Transfer Address	Descriptio property tr	n and value of ansferred	Describe any property or payments received or debts paid in exchange	Date transfer was made		
	Person's relationship to you						
	Within 10 years before you filed for bankribeneficiary? (These are often called asset-p		sfer any property to a	a self-settled trust or similar device	of which you are a		
	Yes. Fill in the details.						
	Name of trust	Descriptio	n and value of the pro	pperty transferred	Date Transfer was made		
Par	· ·	·	•	•			
	Within 1 year before you filed for bankrup sold, moved, or transferred? Include checking, savings, money market						
	houses, pension funds, cooperatives, ass				it unions, brokerage		
	Yes. Fill in the details.						
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of acco instrument	ount or Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?  No						
	Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)		nad access to it? lumber, Street, City, Code)	Describe the contents	Do you still have it?		
22.	Have you stored property in a storage uni	t or place other tha	an your home within 1	year before you filed for bankrupt	cy?		
	■ No						
	Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	to it?	nas or had access	Describe the contents	Do you still have it?		
Par	19: Identify Property You Hold or Control	ol for Someone Els	se				
23.	Do you hold or control any property that s for someone.	someone else own	s? Include any proper	rty you borrowed from, are storing	for, or hold in trust		
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)		ne property? et, City, State and ZIP	Describe the property	Value		

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or

Doc 1 Filed 05/08/18 Desc Main Case 18-13415 Entered 05/08/18 09:54:54 Page 34 of 48 Case number (if known) Document

Debtor 1 Jazmyn Mitchell

	to own, operate, or utilize it, including disposal sites.							
Rep	ort all notices, releases, and proceedings that	at you know about, regardless of when	they occurred.					
	Has any governmental unit notified you that		•	antal law?				
27.		you may be hable of potentially hable	under of in violation of an environme	cital law:				
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of	any release of hazardous material?						
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or adm	ninistrative proceeding under any envir	onmental law? Include settlements	and orders.				
	■ No							
	Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Pai	Give Details About Your Business or 0	Connections to Any Business						
27.	Within 4 years before you filed for bankrupt	cy, did you own a business or have an	y of the following connections to any	/ business?				
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	☐ A partner in a partnership							
	☐ An officer, director, or managing executive of a corporation							
	☐ An owner of at least 5% of the voting or equity securities of a corporation							
	No. None of the above applies. Go to Part 12.							
	Yes. Check all that apply above and fill	in the details below for each business						
	Business Name	Describe the nature of the business	Employer Identification numbe					
	Address (Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security	number or ITIN.				
28.	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.							
	■ No							
	Yes. Fill in the details below.							
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued						

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection

Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Document Page 35 of 48

Case number (if known)

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Debtor 1 Jazmyn Mitchell

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:		Liquidation
\$24	45	filing fee
\$7	75	administrative fee
+ \$	15	trustee surcharge
\$33	35	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

#### (Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
  - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
  - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
    - Client understands that any and all fees paid to Citizens Law Group, LTD. Prior to the filing of the case are deposited into the general bank account owned by Citizens Law Group, LTD. Such funds are considered an advance payment retainer due to the nature of services provided by Debtor's counsel, as described in the Model Retention Agreement. Client further understands that Citizens Law Group, LTD. does not represent clients under a security agreement whereby funds deposited by a client remain a clients property as security for prospective services. By entering into this advance fee arrangement, Citizens Law Group, LTD. will apply the retainer costs associated with the filing of the case and the remainder to attorney's fees.
  - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
  - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$8.00 toward the flat fee, leaving a balance due of \$3,992.00; and \$343.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: May 8, 2018	•	
Signed:		
/s/ Jazmyn Mitchell	/s/ Joshua Martin	
Jazmyn Mitchell	Joshua Martin	
	Attorney for the Debtor(s)	
Debtor(s)		
Do not sign this agreement if the amount	ts are blank.	

**Local Bankruptcy Form 23c** 

Case 18-13415 Doc 1 Filed 05/08/18 Entered 05/08/18 09:54:54 Desc Main Document Page 46 of 48

B2030 (Form 2030) (12/15)

### United States Bankruptcy Court Northern District of Illinois

OR(S)
btor(s) and that for services rendered or to
,000.00
8.00
,992.00
nd associates of my law firm.
ociates of my law firm. A
cluding:
netition in bankruptcy;
ntation of the debtor(s) in
oc ne he

Name of law firm

### United States Bankruptcy Court Northern District of Illinois

In re	Jazmyn Mitchell		Case No.		
	•	Debtor(s)	Chapter 13		
	VEI	RIFICATION OF CREDITOR M.	ATRIX		
	Number of Creditors: 7				
	The above-named Debtor(s) I (our) knowledge.	hereby verifies that the list of credito	ors is true and correct to	the best of my	
Date:	May 8, 2018	/s/ Jazmyn Mitchell			
		Jazmyn Mitchell Signature of Debtor			

Ally Financial Attn: Bankruptcy Po Box 380901 Bloomington, MN 55438

Arnold Scott Harris, P.C. 111 W. Jackson Blvd. Ste. 600 Chicago, IL 60604

Cbe Group Attn: Bankruptcy Department Po Box 900 Waterloo, IA 50704

City of Chicago Department of Finan PO Box 6330 Chicago, IL 60680

Enterprise Rental Car 600 Corporate Parkway Dr Saint Louis, MO 63105

Illinois Tollway 2700 Ogden Avenue. Downers Grove, IL 60515

IRS
P.O. BOX 7346
Philadelphia, PA 19101